

This is
health



Your **Bupa Well+** Silver Subscription

What you need to know

blua Digital health
by Bupa

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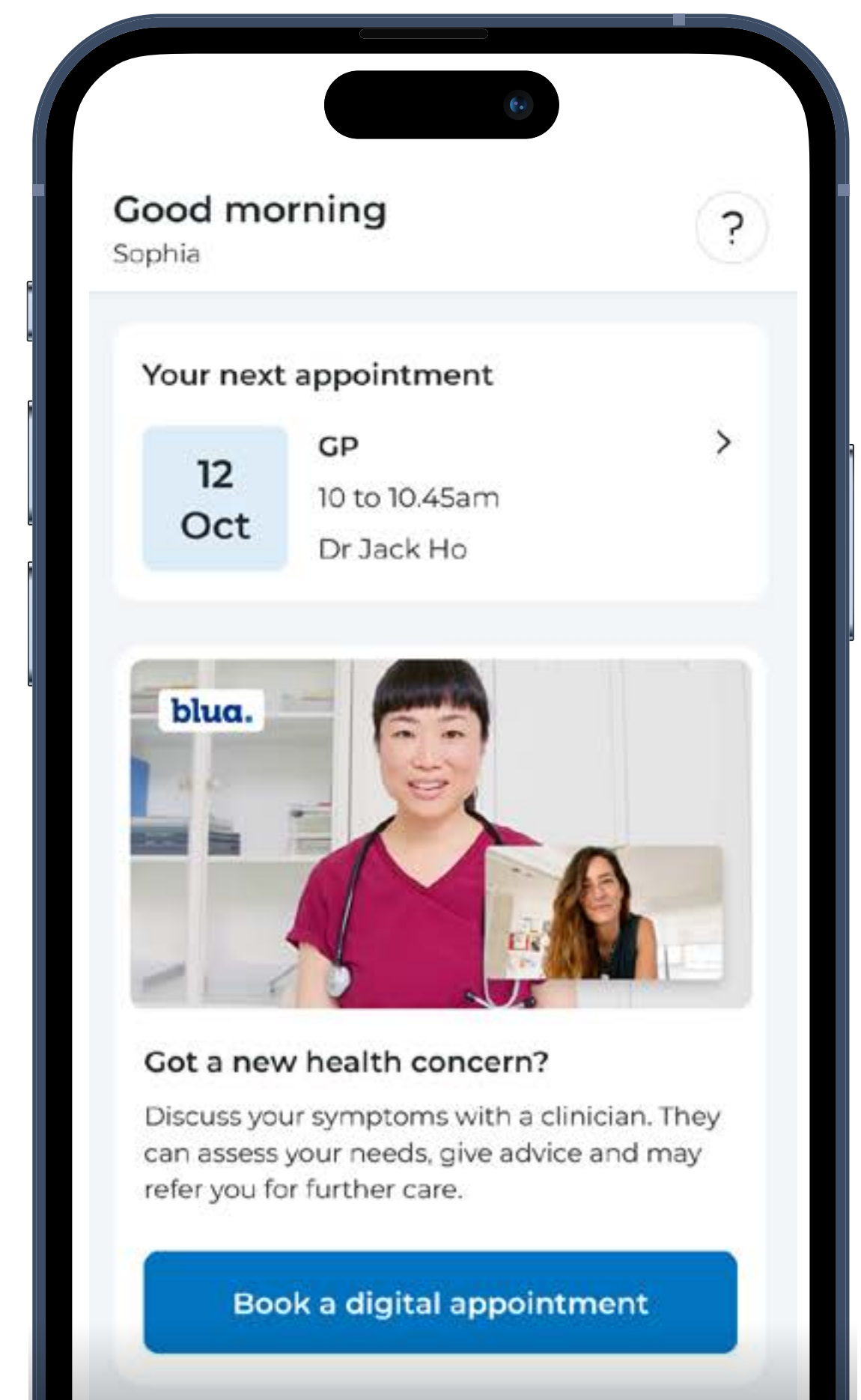
Introduction

What is Bupa Well+ Silver?



Bupa Well+ Silver is a yearly subscription that provides health and wellbeing services.

It gives you access to these services through Blua, digital healthcare from Bupa. You'll find it in the My Bupa app.



This is a summary of the Bupa Well+ subscription. Full details are in the Bupa Well+ Silver Subscription Handbook.

All services are provided remotely via the My Bupa app and can only be accessed and used through a smartphone.

You'll need a smartphone which is compatible with the My Bupa app to access and use the Bupa Well+ subscription services (Android: is available from Version 12 (Snow Cone) onwards. iOS: Version 15 onwards).

If you don't have a compatible smartphone, the Bupa Well+ subscription isn't suitable for you.

If you, or someone that you would like to include under the Bupa Well+ subscription, thinks that they need to see a healthcare professional in person to explain their medical needs then the Bupa Well+ subscription is not suitable for you or them. This is because all services are provided remotely via the app.

The services can only be used in the UK and are subject to availability.

All information is provided in English.

Children under the age of 16 can only use the digital GP services listed, and you or a legal guardian of the child will need to book appointments for them.

Before you decide to buy a Bupa Well+ Silver subscription you should read this document and the full terms and conditions which can be found on the Bupa Well+ web page at [bupa.co.uk](https://www.bupa.co.uk)

If you buy a Bupa Well+ Silver subscription you will find the full terms and conditions in the Bupa Well+ Silver Handbook and details of your Bupa Well+ subscription start date, renewal date, the fee payable and who can access the Bupa Well+ subscription services in a Confirmation of Subscription. To use the My Bupa app you will also be asked to agree to the End User Licence Agreement. All of these documents will be stored for you in the My Documents section of the My Bupa app and will be accessible at all times.

It is important that you read these documents.

Who is Bupa Well+ Silver for?

To buy a Bupa Well+ Silver subscription you must:

- ✓ be over 18 years old
- ✓ be a resident in the UK for at least six months during the Bupa Well+ subscription
- ✓ have agreed to pay the fees
- ✓ have not taken out a Bupa Well+ Silver subscription and cancelled the Bupa Well+ subscription in the three months prior to the start date
- ✓ not have a Bupa health insurance policy
- ✓ not be covered under a health benefit arrangement between your employer and Bupa

A Bupa Well+ subscription can also include your partner and up to four children (aged 24 or below and who you're responsible for).

Children under the age of 16 can only use the digital GP appointments listed, and you or a legal guardian of the child will need to book appointments for them.

What's included?

Your Bupa Well+ Silver subscription gives you access to Blua, digital healthcare from Bupa, all delivered by Bupa's healthcare experts.

Need to know: Children under the age of 16 can only access the digital GP appointments, and these must be booked by you or a legal guardian.

The services described below are available for each person included on the Bupa Well+ subscription, each year.

All services are subject to availability and are offered remotely to individuals in the UK only.

Digital GP appointments

Service	Availability
<p>Appointments</p> <p>Speak to a GP or nurse in a 10 minute appointment by video or audio call. Clinicians may offer diagnosis, treatment, fit notes for statutory sick pay or a referral letter for your own GP. Specialist consultations, tests and scans themselves are not included as part of the service.</p>	<p>10 minute appointment by video or audio call</p> <p>6am - 10pm weekdays</p> <p>8am - 8pm weekends</p> <p>Available all year round</p>
<p>Private prescriptions</p> <p>Choose to collect from your local pharmacy or home delivery the same or next day if available. Costs apply.</p>	<p>Delivery of prescriptions is subject to availability based on your location and time of consultation. Bupa is not responsible for the actions of the chosen pharmacy.</p>

Mental health services

Service	Availability
<p>Remote personal lifestyle coaching</p> <p>Mental health coaches provide up to two hours of remote support to help you increase your motivation and commitment to lifestyle changes.</p>	<p>Up to two hours of remote support</p> <p>8am - 8pm weekdays</p> <p>8am - 5pm weekends</p> <p>8am - 5pm bank holidays</p>
<p>Mental health triage</p> <p>Book a 20 minute call with our specialist mental health team first for advice about which service is best for you.</p>	<p>20 minute call</p> <p>8am - 8pm every day</p>
<p>Self-management programmes</p> <p>Up to ten online sessions. Use these whenever it suits you, to help stop small worries turning into more serious issues. Sessions are provided by our partner, Silvercloud. You'll be asked to accept their terms and conditions before accessing the programmes on the Silvercloud website.</p>	<p>Up to ten online sessions</p> <p>All day every day</p>
<p>Cognitive Behavioural Therapy (CBT)</p> <p>Up to eight, 60 minute CBT sessions. CBT aims to improve your mental health by changing negative thoughts and beliefs that can affect how you feel and behave.</p>	<p>Up to eight, 60 minute sessions</p> <p>8am - 8pm every day</p>
<p>Counselling</p> <p>Up to six, 60 minute counselling sessions. These sessions help address personal concerns and improve your wellbeing.</p>	<p>Up to six, 60 minute counselling sessions</p> <p>8am - 8pm every day</p>
<p>Concierge</p> <p>For more complex mental health issues, you can have up to two hours of personalised support with a clinician who can refer you to the right service for you.</p>	<p>Up to two hours of personalised support</p> <p>8am - 8pm every day</p>

Musculoskeletal (MSK) services

Service	Availability
MSK triage Book a 20 minute video or phone call with a clinician, who will assess your symptoms and recommend the course of treatment.	20 minute video or phone call 8am - 8pm every day
Self-managed treatment programmes Access self-managed, physio-led treatment programmes from our partner, Physitrack. To use the Physitrack app, you will be asked to accept the Physitrack terms of use.	All day every day
Remote physiotherapy sessions Book up to six, 20 minute sessions with a physiotherapist over the phone or via video.	Up to six, 20 minute sessions 8am - 8pm every day

Wellbeing services

Service	Availability
Fitness centre Access to online fitness classes, training programmes and exercise plans in the app. Suitable for all abilities and fitness levels.	All day every day
Wellbeing resources Access expert advice, tips and tools for healthy living, such as guided meditation, provided through the app.	All day every day

What's not included?

The services under the Bupa Well+ subscription do not include:

- ⊗ NHS prescriptions
- ⊗ prescribing certain medications including controlled drugs
- ⊗ physical examinations and reports which require access to full medical records
- ⊗ antenatal or maternity care
- ⊗ drug and alcohol rehabilitation services
- ⊗ immunisations or vaccinations
- ⊗ any tests including but not limited to diagnostic or blood tests
- ⊗ the purchase of any equipment or other additional item

Subscription details

start date, fees and renewal

Managing your Bupa Well+ Silver subscription

When does the Bupa Well+ subscription start and renew?

Your Bupa Well+ subscription starts once you have paid the fees and received a Subscription Confirmation.

The Bupa Well+ subscription is yearly.

Your Bupa Well+ subscription will automatically renew at the end of each year unless you tell us not to renew it. You can find your Bupa Well+ subscription start date and

renewal date on your Subscription Confirmation. We'll write to you before your renewal date to remind you about this and to let you know what to do if you do not want to renew.

What is the cost and how do I pay?

You can choose to pay the yearly Bupa Well+ subscription fee as one payment, or to pay the cost for the year in 12 equal monthly instalments. Payment can be made by credit or debit card.

Subscription type	Price (yearly)	Price (monthly)
Single person	£240	£20
Couple	£480	£40
Single parent family (one adult and up to four children)	£360	£30
Family (two adults and up to four children)	£600	£50

Other key information

What if I want to cancel Bupa Well+ Silver?

You cancel your Bupa Well+ subscription at any time.

If you cancel in the first **14 days** of your Bupa Well+ subscription and you or any other person included in your Bupa Well+ subscription has not used the services you will receive a full refund of any fees paid.

If you cancel in the first **14 days** and you or any person included in your Bupa Well+ subscription has used the services then you will not receive a refund of the first monthly payment.

If you cancel at any time after this then we will refund any fees that you have paid for the period after your Bupa Well+ subscription ends.

You can do this by using the chat on the My Bupa app or calling us on **0345 266 7952**. We may record or monitor phone calls.



Need to know: If you cancel your Bupa Well+ subscription, you'll be unable to buy another one within three months of your cancellation date. Once you have cancelled your Bupa Well+ subscription, you and anybody included on it won't be entitled to any further services under the Bupa Well+ subscription.

What if I need to complain?

If you need to complain, visit bupa.co.uk/complaints and follow the instructions for Bupa Well+ Silver subscription services. Alternatively, call our Customer Relations team on **0345 606 6739** or email us at customerrelations@bupa.com. We may record or monitor phone calls.

If we can't resolve your complaint straight away, we'll email or write to you within five working days to explain the next steps.

For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit relayuk.bt.com.

We also offer documents in Braille, large print or audio.

How is my information used?

Bupa processes your information to manage your Bupa Well+ subscription and provide the services you have subscribed to.

For more information about how Bupa uses your information, please see our Privacy Notice at bupa.co.uk/privacy.

Bupa Well+ Silver and the My Bupa App are provided by Bupa Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales at 1 Angel Court, London EC2R 7HJ. Its company number is 3829851. VAT Registration Number: 239731641.

The Bupa Well+ Silver product and services are not regulated by the FCA.

The Digital GP, Mental Health and Musculoskeletal services are provided by Bupa Occupational Health Limited who work with American Well Corporation UK Limited (Trading as “Silvercloud”), Spectrum Wellness UK Limited and Physitrack PLC.

Bupa Occupational Health Limited is registered in England and Wales at 1 Angel Court, London EC2R 7HJ. Its company number is 631336. American Well Corporation UK Limited is registered in England and Wales at 124 City Road, London, England, EC1V 2NX. Its company number is 10960422. Physitrack PLC is registered in the England and Wales at 6th Floor 125 London Wall, London, United Kingdom, EC2Y 5AS. Its company number is 08106661.

The Wellbeing Services are provided by Bupa and Spectrum Wellness UK Limited. Spectrum Wellness UK Limited is registered in England and Wales at Huckletree Ancoats, 9 Great Ancoats St, Manchester M4 5AD. Its company number is 11815511.

Services are subject to availability and are limited to use in the UK only.